

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Ho Ming Luk et al.
Serial No. : 09/373, 926
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Art Unit : 3626
Examiner : Morgan, Robert W.

Title : DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A
PREDICTIVE SOFTWARE SYSTEM

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY

This reply is responsive to the non-final office action mailed December 14, 2009. Please amend the above-identified application as follows:

Listing of the Claims being on page 2 of this paper.

Remarks being on page 16 of this paper.

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being electronically transmitted to the Patent and Trademark Office on the date indicated below in accordance with 37 CFR 1.8(a)(1)(i)(C).

March 15, 2010

Date of Transmission



Signature

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